

## Your Tele-Interview guide

A Tele-Interview is a health and lifestyle questionnaire completed over the phone with one of our trained professionals.

The information recorded in your Tele-Interview will form part of your Personal Statement and life insurance application.

We offer this service to make it as quick and convenient as possible for you to secure cover.

Client guide

### How it works

After your financial adviser has reviewed your financial circumstances and needs, determined your life insurance requirements and started the LifeSolutions application process with you, we then need to obtain important health and lifestyle information to understand your situation and conduct an accurate risk assessment.

We can obtain this information through a Tele-Interview.

Your financial adviser will book a Tele-Interview on your behalf, at a time that is convenient for you.

Once your Tele-Interview has been arranged, you will be sent a confirmation email.

Alternatively, you can request for a ClearView consultant to call you directly to arrange a convenient time.

A Tele-Interview can be completed in just 30 minutes but may take longer depending on the complexity of your circumstances.

### Your preparation

In preparation for your Tele-Interview, it is important that you read the Product Disclosure Statement, Privacy Policy and Duty of Disclosure information.

Arrange to take the call in a quiet, private area given the sensitive nature of the discussion.

To ensure that your LifeSolutions application is completed, submitted and approved as quickly as possible, it is also important that you have easy access to all the necessary information for your call.

## What you will need



Key medical information including your GPs contact details and/or the contact details of the last two doctors you visited, and details of any current prescription medication

Medical history of your immediate family



Details of any upcoming travel plans

Details of your life insurance history including any cover you have previously held (noting any exclusions and/or premium loadings), any claims you have made and any cover you may have applied for that was declined



Income details for the past two years including superannuation

Details of your visa status and subclass currently held in Australia (if applicable)



## The Tele-Interview

A ClearView consultant will call you at the appointed time.

Your call will be recorded for quality, training and compliance purposes.

If, after the call, further information is still required, we will arrange to call you back to collect any outstanding details.

Once we have all the information necessary to complete your application, you will be sent a copy of your Personal Statement. This may take up to five business days.

It is important that you closely review and confirm your Personal Statement.

If any information is incorrect, incomplete or missing you must inform us within 28 days.

If your medical or physical condition has changed at all during the application process, you have a legal obligation to disclose this information right up until your life insurance policy is issued.

This same duty applies before an insurance contract is extended, varied or reinstated.

Failure to do so may mean you inadvertently breach your duty of disclosure obligations.

## The importance of full disclosure

In order to accurately assess your personal risk and determine whether to issue you with cover, we closely consider - and rely on - the information provided in your application. This includes the details captured in your Tele-Interview.

If you do not tell us important health and lifestyle information at the time of application and you or a member of your family need to make a claim under your policy in the future, the claim may be rejected.

For more information about your duty of disclosure, please speak to your financial adviser.

## Our privacy policy

ClearView is committed to ensuring the confidentiality and security of your personal information. All personal information is handled in accordance with the Privacy Act 1988 (Cth). The LifeSolutions Combined Product Disclosure Statement and Policy Document you have received details how we collect, store and use your personal information.

Further information on how we handle your personal information is explained in our Information Handling Policy. If you would like a copy of our Information Handling Policy please refer to our website at [www.clearview.com.au](http://www.clearview.com.au).



### Contact us



1800 466 948

9:00am to 5:00pm (AEST)  
Monday to Friday



[tele-interview@clearview.com.au](mailto:tele-interview@clearview.com.au)

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ClearView LifeSolutions is issued by ClearView Life Assurance Limited ABN 12 000 021 581 AFS Licence No. 227682. ClearView LifeSolutions Super is issued by ClearView Life Nominees Limited ABN 37 003 682 175 AFS Licence No. 227683 as Trustee for the ClearView Retirement Plan ABN 45 878 721 007.

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